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Attorney Docket No. 3583 P 007

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re U.S. National Patent Application of:

Michael O'REGAN, Ian DEAKIN

and Robert MULLINS

Application No.: 10/534,206

Confirmation No.: Not assigned

Filed on: May 6, 2005

Examiner: Not assigned

Art Unit: Not assigned

For: SYSTEM FOR BILLING RATING AND
SELECTION OF ACCOUNTSMail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450**INFORMATION DISCLOSURE STATEMENT
PURSUANT TO 37 C.F.R. §§ 1.97 AND 1.98**

Dear Sir:

Applicants submit herewith Form PTO-1449, "Information Disclosure Statement." Copies of the non-U.S. cited references are being provided with this filing. A copy of the International Search Report from the parent application PCT/IE2003/000150 is also enclosed.

Since this Statement is being filed within three (3) months of the filing of this National Application, no fee is necessary.

Applicants are submitting this art pursuant to their duty of disclosure under 37 C.F.R. §1.56. However, submission of this art and statement is not an admission that any item identified contains matter anticipating the invention or rendering the invention obvious to a person of ordinary skill in the art. Further, Applicants believe none of the art submitted herewith, alone or in proper combination, discloses, teaches or suggests the invention claimed by Applicants.

The citation of a reference herein is neither an admission that the reference is sufficient to teach one of ordinary skill in the art how to make or use the subject matter thereof nor an admission that reference is material to the patentability as defined in 37 C.F.R. §1.56(b).

Moreover, submission of these references is not an admission that any of the references constitutes statutory prior art or has an effective date prior to Applicants' effective date of invention.

Applicants specifically reserve all rights of privilege and confidence with respect to this matter. A submission of this document is not to be construed as a waiver of those rights. In addition, the filing of this Statement is not to be construed as a representation that a search has been made by Applicants or counsel.

Respectfully submitted,

Date: July 29, 2005

CERTIFICATE OF MAILING 37 C.F.R. § 1.8a

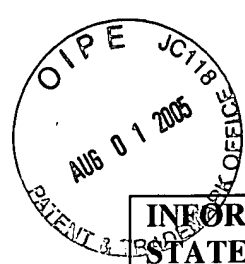
I hereby certify that this correspondence is, on the date shown below, being deposited with the United States Postal Service, with first class postage prepaid, in an envelope addressed to Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on July 29, 2005

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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANTS**
PTO-1449

Sheet 1 of 1

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Application No.: 10/534,206
Filing Date: May 6, 2005
First Named Inventor: Michael O'Regan
Art Unit: Unassigned
Examiner Name: Unassigned
Attorney Docket Number: 3583 P 007

U.S. PATENT DOCUMENTS

Examiner Initial	Document No. Kind Code (if known)	Name of Patentee or Applicants	Publication/Issue Date (MM-DD-YYYY)

FOREIGN PATENT DOCUMENTS

Examiner Initial	Foreign Patent Document			Name of Patentee or Applicant	Date of Publication
	Office	Number	Kind		
	PCT	WO 01/58110	A2	MCCONNELLI, Richard et al.	09.08.2001
	PCT	WO 01/63883	A2	TITUS, Mark et al.	30.08.2001
	PCT	WO 99/60801	A1	STILLE, Mats et al.	25.11.1999
	PCT	WO 01/60045	A2	HÖHFELD, Markus et al.	16.08.2001
	PCT	WO 98/56202	A2	MEURONEN, Timo	10.12.1998

OTHER PRIOR ART OR NON-PATENT LITERATURE DOCUMENTS

Examiner Initial	(including Author (in capital letters), Title of the article, Title of the item, Date, Pages, Volume-Issue number, Publisher, City and/or Country where published.)	T

Examiner Signature: _____

Date Considered: _____

Examiner: Initial if citation considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicants.